

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gregory Allan Jesso
Debtor

Case No. 12-06605-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 25

Date Rcvd: Jun 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2017.

db +Gregory Allan Jesso, 626 North Mountain Road, Sweet Valley, PA 18656-2632
cr +Vantage Trust Federal Credit Union, 881 Mundy Street, Wilkes-Barre, PA 18702-6939
4215805 +BRIAN T LAMANNA ESQ, MCCABE WEISBERG CONWAY PC, 123 S BROAD ST STE 1400,
PHILADELPHIA PA 19109-1060
4215806 +CARVER AND ASSOC LLC CPAS, 1221 WYOMING AVE, FORTY FORT PA 18704-4101
4215808 +EQUIFAX, PO BOX 740256, ATLANTA GA 30374-0256
4215809 +EXPERIAN, PROFILE MAINTENANCE, PO BOX 9558, ALLEN TX 75013-9558
4215810 +JULIE AYERS JESSO, 626 NORTH MOUNTAIN ROAD, SWEET VALLEY PA 18656-2632
4215811 +LAKE TOWNSHIP, 488 STATE ROUTE 29, HARVEYS LAKE PA 18618-2047
4215812 +LUZERNE COUNTY TAX CLAIM BUREAU, 200 NORTH RIVER STREET, WILKES-BARRE PA 18711-1004
4215813 +LUZERNE COUNTY TREASURER, 200 NORTH RIVER STREET, WILKES BARRE PA 18711-1004
4215817 +NATIONAL BOND COLLECTION, PO BOX 1381, WILKES BARRE PA 18703-1381
4215816 +NATIONAL BOND COLLECTION, 210 DIVISION ST, KINGSTON PA 18704-2715
4215818 +OFFICE OF THE FHA, CO CL SERVICE CORP MORRIS-GRIFFIN CORP, 2488 E 81ST ST STE 700,
TULSA OK 74137-4267
4215819 SECRETARY OF HOUSING AND URBAN DEVELOPEME, 451 SEVENTH STREET SW, WASHINGTON DC 10410
4215820 SUSAN STEFANOWICZ, LAKE TOWNSHIP TAX COLLECTOR, 448 SR 29 LAKE TWP BLDG,
HARVEYS LAKE PA 18618
4215821 +TERRENCE J MCCABE ESQ, MCCABE WEISBERG CONWAY PC, 123 S BROAD ST STE 1400,
PHILADELPHIA PA 19109-1060
4215822 +TRANSUNION CORPORATION, ATTENTION PUBLIC RECORDS, 555 WEST ADAMS ST,
CHICAGO IL 60661-3631
4258777 +U.S. Department of HUD, c/o Novad Management Consulting, Shepherd's Mall,
2401 NW 23rd St Suite 1A, Oklahoma City, OK 73107-2423
4215823 +VANTAGE TRUST FCU, 881 MUNDY STREET, WILKES BARRE PA 18702-6939
4215824 +VISION IMAGES OF KINGSTON, PO BOX 3400, KINGSTON PA 18704-0400

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4215807 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 22 2017 18:50:51 DEPARTMENT OF REVENUE,
DEPARTMENT 280946, ATTENTION BANKRUPTCY DIVISION, HARRISBURG PA 17128-0946
4232815 E-mail/Text: camanagement@mtb.com Jun 22 2017 18:50:47 M & T Bank, P.O. Box 1288,
Buffalo, New York 14240
4228308 E-mail/Text: camanagement@mtb.com Jun 22 2017 18:50:47 M&T Bank, P.O. Box 1288,
Buffalo, NY 14240
4215814 E-mail/Text: camanagement@mtb.com Jun 22 2017 18:50:47 MT BANK, PO BOX 62182,
BALTIMORE MD 21264-2182
4215815 E-mail/Text: camanagement@mtb.com Jun 22 2017 18:50:47 MT BANK, PO BOX 1288,
BUFFALO NY 14240-1288

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr US Department of HUD
4215804* +GREGORY ALLAN JESSO, 626 NORTH MOUNTAIN ROAD, SWEET VALLEY PA 18656-2632

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2017 at the address(es) listed below:

Brett Freeman on behalf of Debtor Gregory Allan Jesso bfecf@bankruptcypa.com,
brettfreemanecf@gmail.com;usbkct@bankruptcypa.com;kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Carlo Sabatini on behalf of Debtor Gregory Allan Jesso usbkct@bankruptcypa.com,
kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com
Celine P DerKrikorian on behalf of Creditor M&T Bank ecfmail@mwc-law.com
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Dominick P. Pannunzio on behalf of Creditor VAntage Trust Federal Credit Union
pannunziolaw@comcast.net, fisherlawoffice@yahoo.com
Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin T McQuail on behalf of Creditor M&T Bank ecfmail@mwc-law.com
Marisa Myers Cohen on behalf of Creditor M&T Bank Mcohen@mwc-law.com
Michael J Clark on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Thomas I Puleo on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 **Gregory Allan Jesso**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:12-bk-06605-JJT**

Social Security number or ITIN **xxx-xx-9831**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregory Allan Jesso
aka Greg Jesso

By the
court:



June 22, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.